

**Forwarding Service Requested**

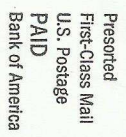


Figure 6

The figure consists of five vertically stacked diagrams illustrating the construction of a knot. The top diagram shows two separate components, each consisting of a small loop with a dot. The second diagram shows these components being connected by a horizontal strand. The third diagram shows further connections and crossings between the strands. The fourth diagram shows a more complex arrangement with multiple crossings. The bottom diagram shows the final, completed knot structure.

[illegible]

CENTAUR GIRL PRODUCTIONS, INC  
11100-8 SEPULVEDA BLVD #512  
MISSION HILLS, CA 91345



## Online Banking

You built your business by  
being faster and smarter.

Now you can bank that  
way too.

Dear Business Customer,

To succeed in business you've got to use every advantage you can get. Which is why it makes so much sense to sign up for Online Banking service from Bank of America.

**More than a better way to bank, it's a competitive edge.**

With Online Banking you can view Check Card transactions, loan payments and account balances, all updated in real time. Our check imaging feature even lets you view your cancelled checks right on your computer screen. So you can make financial decisions based on the most up-to-the-minute information. And put your money to work for you, anytime, anywhere you have Internet access.

**Save hours every month.**

Sign up for Online Banking and you'll be able to transfer funds between accounts, 24 hours a day, without having to take the time to visit the bank or find an ATM. And with our free, unlimited Bill Pay service you can save even more time, paying bills faster and more conveniently than ever before.

**It's fast**

View up-to-the-minute deposits and withdrawals, transfer funds, even see up to six months of transaction history at any given time.

**It's easy**

If you can get on the Internet, you can use Online Banking.

**It's free**



**Online Banking service is free, so sign up today.**

To enroll, call 1.800.792.0808, then go to [www.bankofamerica.com/smallbusiness](http://www.bankofamerica.com/smallbusiness), to sign in. Getting a competitive advantage for your business has never been so easy.

Sincerely,



Greg Montana  
Senior Vice President

Online Banking service is free  
with your checking account,  
so sign up today.

Bank of America, N.A. Member FDIC ©2004 Bank of America Corporation

WAQSB-CA

**Online Banking.**  
**It's real control, real easy,**  
**in real time.**

Just call **1.800.792.0808**, then visit  
[www.bankofamerica.com/smallbusiness](http://www.bankofamerica.com/smallbusiness)  
to sign in. You'll get around-the-clock access  
to your banking information, updated in real  
time. It's a free and easy way to give your  
business an important advantage.



006440

You could help pay off your debts – with one monthly payment.

PRSRT STD  
U.S. POSTAGE  
PAID  
BANK OF AMERICA

~~Let~~  
Let  
Let  
Let

P.O. Box 15724 Wilmington, DE 19850-5724

5-7  
work  
2-26  
Sunday



my account, and manage your relationship with me. I authorize you to share with others, to the extent permitted by law, information about me and my account and your credit experience with me. In addition, I may as a customer later indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept or use an account, I do so subject to the terms of this application, and the Account Agreement (including its arbitration provision) as it may be amended or supplemented; I also agree to pay all charges incurred under such terms. If you have received another credit application from me within the past 90 days, you may consider this application to be a duplicate. I consent to and authorize you, any of your affiliates, or your marketing associates to monitor and/or record any of my phone conversations with any of your representatives. Any changes that I make to the terms of this application will have no effect. If I meet the criteria used to make this offer, I understand that I will receive a credit line of at least \$500.00.

**Bank of America**



**CleanSweep®**

Bank of America® Debt Consolidation Plan

18819515976  
Kathleen M Gold  
11100 Sepulveda Blvd Ste 8  
Mission Hills, CA 91345-1101

006440



**Pre-Qualified\***

**In 10 minutes you could  
be approved for a new  
loan that could help wipe  
away your debt.\***

**Up to \$50,000.†**

Dear Kathleen M Gold,

Congratulations. You're pre-qualified\* for a Bank of America CleanSweep® loan with a credit limit of up to \$50,000† at non-variable rates that may give you the means to help eliminate many of your high-interest debts.\*

**You put up no collateral.** You pay **no application fee, no annual fee**, and you can set up your account in as little as 10 minutes. It's quick and easy.

This one loan could give you the means to pay off all or many of your high-rate debts and help eliminate those never-ending high-interest payments. You decide how much you need, and we'll make it as easy as possible for you to get it. \$10,000. \$25,000. Even \$50,000.

The CleanSweep loan offers rates as low as 8.99% APR,\* which may be much lower than interest rates you're paying now. **Even better, this is not a variable rate tied to an index, such as the Prime Rate.** It's a comfort to know your rate won't automatically fluctuate every time the index changes. You get to request the initial payment that best fits your budget.

Another advantage the CleanSweep loan gives you is that as you pay your account down, you can request to reaccess your available credit.\* For example, if you have a credit limit of \$15,000, and you pay down your balance to \$5,000, you can request up to \$10,000 in cash at any time. For your convenience, with each additional advance, we will restart your monthly repayment term and recalculate your monthly payment. You'll even receive special checks to make it easy to access your cash availability.

**An opportunity to help you pay off your debts once and for all, all at once.**

See reverse for important conditions to this offer.

(please continue over . . .)

♦ You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1.888.567.8688. See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.



**1 Just tell us how much you need and how much you'd like to pay each month.**

Samples are based on the account qualifying for the 8.99% APR; the payments will be higher if the account is approved with a higher APR. APR increases or additional advances will lengthen term or increase payments.

Request the amount of cash you need to consolidate...and the initial payment term that best fits your budget.

<b>Amount Borrowed</b> <b>\$50,000</b>	Estimated Payment:	\$762 for 96 months \$837 for 84 months	\$937 for 72 months
<b>\$35,000</b>	Estimated Payment:	\$534 for 96 months \$586 for 84 months	\$656 for 72 months \$756 for 60 months
<b>\$25,000</b>	Estimated Payment:	\$381 for 96 months \$419 for 84 months	\$469 for 72 months \$540 for 60 months
<b>\$15,000</b>	Estimated Payment:	\$229 for 96 months \$251 for 84 months	\$282 for 72 months \$324 for 60 months
<b>\$10,000</b>	Estimated Payment:	\$168 for 84 months \$188 for 72 months	\$216 for 60 months

All payment amounts and terms above are estimates based on an APR of 8.99%. Your APR may be higher. We will set your initial APR between 8.99% and 21.99% based on creditworthiness. For approved accounts, we reserve the right to change your APR, fees or other credit terms at our discretion. Additionally, if you fail to pay any minimum monthly payment by its Payment Due Date, we may increase your APR up to a Default APR of 27.99%. Repayment term and payment amount are estimates which may change if, for example: we change your APR, you make late or partial payments, we assess fees, you enroll in Credit Protection, or you take additional advances. You will pay a 3% transaction fee on each advance (minimum fee \$5; there is no maximum). See reverse for additional information on transaction fee.\*

(Detach here)

**2 Call now, or complete and mail this easy CleanSweep® Loan Pre-Qualified Request Form.**

Your pre-qualified\* status expires on October 22, 2007.

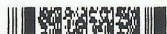
Call  
**1.888.747.7277**  
TDD users, please call  
**1.800.833.6262**

Calling is the fastest way to set up your account—and direct deposit into your checking account gives you the fastest, easiest access.

**IMPORTANT:**

Your response to this CleanSweep offer—with loan amounts up to \$50,000<sup>†</sup> and non-variable rates as low as 8.99% APR\*—is requested soon. Call or return this Request Form now.

50292001-009-001796093



18819515976 FABM5X QX 970 AD

Please print clearly in black ink.

Loan amount requested \$  <sup>†</sup> for  months

Some terms may not be available for certain credit lines.

Resident Status: U.S. Citizen or Permanent Resident? ☐ Yes ☐ No

Street Address (No P.O. Boxes)

City

State

Zip\*

( ) ( ) / / - - \$ \$

Home Phone

Business Phone

Date of Birth\*

Social Security No.\*

Mortgage Payment

Rent Payment

Employer Name

Position

Yrs. on Job

Your Annual Salary

Other Household Income\*

Source of Other Income

☐ Yes, keep me informed via e-mail about special marketing offers from Bank of America.

E-Mail Address (optional—may be used to communicate with you about your account; see reverse for additional details)

\* Federal law requires us to collect and verify this information. If the address we mailed to was not a street address, we are required to obtain a street address.

\$ Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS ON THE REVERSE SIDE OF THIS FORM AND TO BE BOUND BY THE TERMS OF THE ACCOUNT AGREEMENT, INCLUDING ARBITRATION, WHICH WILL BE DELIVERED TO ME BEFORE USING THE ACCOUNT.

Applicant, Please Sign Here: ✓ 

Date: / /

049 2 775

Please correct the information below if it is incorrect or incomplete. Thank you.

18819515976 FABM5X QX 970 AD  
Kathleen M Gold  
11100 Sepulveda Blvd Ste 8  
Mission Hills, CA 91345-1101

See reverse of letter for  
important disclosures.



## It's Fast. One 10-Minute Phone Call Is All It Takes.

One call, right now, to apply. Our toll-free number is 1.888.747.7277. (TDD users, please call 1.800.833.6262.) Our experienced specialists can assist you with your CleanSweep® loan application. Funds can be deposited directly into your checking account.

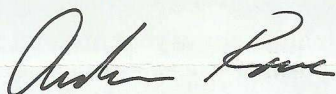
It's easy. No collateral is needed, you won't pay an application fee or an annual fee, and non-variable rates as low as 8.99% APR\* are available.

### Help Sweep Away Your Debts Today.

Here's the plan—decide how high a credit line you want and your preferred initial payment, then call to apply. If you prefer, fill out the attached CleanSweep Loan Request Form and mail it to us.

There is a sense of urgency to this offer, since it expires soon. Don't delay. Remember, you're pre-qualified.♦ Act now to take advantage of the opportunity—it can help get you well on your way to getting out of debt.

Sincerely yours,



Andrew Rowe  
Consumer Finance Executive

P.S. You have seven days to act on this offer. The CleanSweep loan could give you what you've been looking for—a substantial line of unsecured credit to help wipe away high-rate debt—with payments that fit your budget. And you're pre-qualified. Call **1.888.747.7277** Monday through Thursday, 8 a.m.-10 p.m. and Friday 8-8 (Eastern time). Or mail your Pre-Qualified Request Form today.

### It's Quick and Easy.

1. Calculate how much high-interest debt† you currently owe.
2. Request the amount of the CleanSweep loan you need to help wipe away your debt and a payment term that fits your budget.
3. Call **1.888.747.7277** to get up to \$50,000† in as little as 10 minutes, or complete and mail your CleanSweep Loan Request Form today.

***PRESCREEN & OPT-OUT NOTICE:*** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 1.888.567.8688; or write the appropriate agency: Experian Consumer Opt Out, PO Box 919, Allen, TX 75013; Equifax Options, PO Box 740123, Atlanta, GA 30374-0123; or TransUnion Opt Out Request, PO Box 505, Woodlyn, PA 19094-0505.



- † We may prohibit use of this account to pay off or pay down any account issued by FIA Card Services, N.A.
- † Approved accounts will have a credit line between \$500 and \$50,000 based on creditworthiness.
- \* We will set your initial APR between 8.99% and 21.99% based on creditworthiness. By "non-variable rates" we mean that the APR will not automatically vary with an index, such as the Prime Rate. For approved accounts, we reserve the right to change your APR, fees or other credit terms at our discretion. Additionally, if you fail to pay any minimum monthly payment by its Payment Due Date, we may increase your APR up to a Default APR of 27.99%. Repayment term and payment amount are estimates which may change if, for example: we change your APR, you make late or partial payments, we assess fees, you enroll in Credit Protection, or you take additional advances. 3% transaction fee on each advance (minimum fee \$5; there is no maximum). Transaction fee is added to balance and accrues finance charges. Other fees may apply.
- ✕ You may request additional advances on this account. For each additional advance, we will restart your monthly repayment term and recalculate your monthly payment amount. Borrowing the full amount of your available credit may result in an overlimit fee because fees and finance charges may cause your balance to exceed your credit limit.

This account is issued and administered by FIA Card Services, N.A.

CleanSweep is a registered trademark of FIA Card Services, N.A.

Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

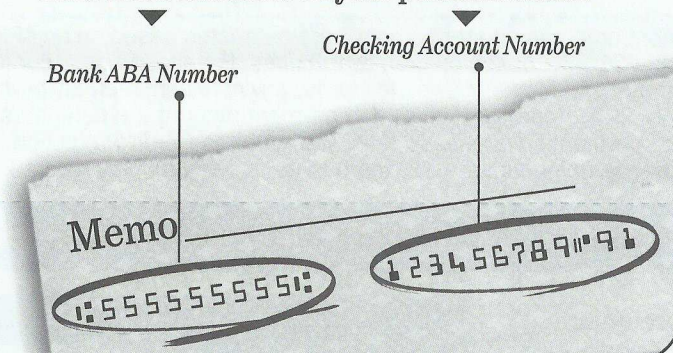
© 2007 Bank of America Corporation

## Let us deposit up to \$50,000 directly into your checking account

### Here's how:

- **Call 1.888.747.7277**
- **Ask to have your money deposited into your checking account.**
- **Provide the Bank ABA Number and Checking Account Number from your personal check.**

### Find these numbers on your personal check



We use your e-mail address to communicate with you about your account. See the Bank of America Privacy Policy for additional information. The Privacy Policy is available at [bankofamerica.com](http://bankofamerica.com) and accompanies your new account.

## CONDITIONS

I have read this application and everything I have stated is true. I am at least 18 years of age or I am at least 21 years of age if a permanent resident of Puerto Rico. I authorize FIA Card Services, N.A. (hereinafter "you" or "your") to review my credit and employment histories and any other information in order to process this application, service my account, and manage your relationship with me. I authorize you to share with others, to the extent permitted by law, information about me and my account and your credit experience with me. In addition, I may as a customer later indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept or use an account, I do so subject to the terms of this application, and the Account Agreement (including its arbitration provision) as it may be amended or supplemented; I also agree to pay all charges incurred under such terms. If you have received another credit application from me within the past 90 days, you may consider this application to be a duplicate. I consent to and authorize you, any of your affiliates, or your marketing associates to monitor and/or record any of my phone conversations with any of your representatives. Any changes that I make to the terms of this application will have no effect. If I meet the criteria used to make this offer, I understand that I will receive a credit line of at least \$500.00.





Write a check for cash or  
call 1.800.692.1564  
to transfer your balances.



Kathleen M. Gold  
11100 Sepulveda Blvd.  
Ste. 8  
Mission Hills, CA 91345-1101

057

### Act Now

Extend your  
New  
Promotional  
0%  
APR until  
October 2008<sup>†</sup>

Your Platinum  
Plus<sup>®</sup> MasterCard<sup>®</sup>  
credit card account  
ending in 2354

Write a check today  
or call  
1.800.692.1564  
Your credit line is  
\$3,000

November 14, 2007

RE: Your account number ending in 2354

It doesn't get any easier than this. Now you have the ability and flexibility to do what you want when you want. Simply use one of the enclosed access checks for your Platinum Plus MasterCard credit card account to help make your dreams a reality.\*

#### Ways to take advantage of your checks...

- Create extra cash flow when you consolidate your higher interest rate credit cards or loans.
- Write a check out to cash and use the money any way you wish.
- Arrange for your dream vacation, purchase household items or entertainment equipment.

Now is the time to start saving with your new 0% promotional APR, good on credit card access checks and balance transfers. You can even extend your savings until October 2008 by using one of the enclosed access checks or completing a balance transfer before your statement closing date in January 2008.<sup>†</sup> (Transaction fees apply. See Important Reminder.)

Need a PIN to access cash? With your card in hand, request your new PIN today by calling 1.866.357.0230 from your home phone.

To view your most recent account information or complete a balance transfer, visit [bankofamerica.com/easybt](http://bankofamerica.com/easybt), available 24 hours a day.

P.S. Need more cash? Call now. The sooner you call 1.800.692.1564, the more you'll save with your new 0% promotional APR.

Your account was selected for this offer based on your account status as of November 5, 2007. If you were late or overlimit since then, the offer has ended. In addition, you may receive, or may have received, a Notice of Change in Terms which, if you do not reject in accordance with its instructions, will apply to your account. Such an amendment would determine the APR that applies to your account when the promotional offer ends.<sup>§</sup>

<sup>†</sup>**IMPORTANT AMENDMENT TO YOUR CREDIT CARD AGREEMENT:** The Amendment described below changes the terms of your account. Please read this carefully and keep it with your Credit Card Agreement, as may be amended ("Agreement"). Except as provided herein, the terms and conditions of your Agreement continue in full force and effect.

Effective on or after the first day following your statement Closing Date in November 2007, the corresponding **ANNUAL PERCENTAGE RATE ("APR")** for new Balance Transfers and Check Cash Advances posting to your account through your January 2008 statement Closing Date is **0%** (0% Daily Periodic Rate ("DPR")). These promotional rates will extend through your statement Closing Date in October 2008 if a new Balance Transfer or Check Cash Advance posts to your account on or before your statement Closing Date in January 2008. Your promotional rate period may end sooner if any Total Minimum Payment Due is not received by the Payment Due Date or if your total outstanding balance exceeds your credit limit on any statement Closing Date ("promotion turn-off event"). If a promotion turn-off event occurs in the billing cycle in which the promotional rate is applied, your promotional offer will end on the last day of that billing cycle. If a promotion turn-off event occurs during any billing cycle thereafter, your promotional offer will end as of the first day of the billing cycle in which the promotion turn-off event occurs.

When the promotional period ends, the corresponding APR and DPR for all new and outstanding Balance Transfer and Check Cash Advance balances will be the then prevailing rates. The prevailing rates may be either your standard (non-promotional) variable rates or your Default Rates, as disclosed in your Agreement. As of October 31, 2007, the current indexed corresponding APR for Balance Transfers and Check Cash Advances is **13.74%** (.037643% DPR). The Default Rates are corresponding APRs of up to **29.99%** (.082164% DPR). If the Default Rates are applied, your account will no longer have variable APRs that fluctuate according to an index and margin.

**Important Reminder:** The transaction fee for credit card access checks (Check Cash Advances), including the enclosed checks, Balance Transfers and Direct Deposits, is 3% of each transaction (Min. \$10). See your Credit Card Agreement for any other applicable transaction fees.



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<sup>§</sup> Over, please.



Kathleen M. Gold  
11100 Sepulveda Blvd.  
Ste. 8  
Mission Hills, CA 91345

1018

DATE [REDACTED]


PAY TO THE  
ORDER OF

\$

DOLLARS



FIA Card Services, N.A.  
Wilmington, Delaware

 Security features included.  
Details on back.

FOR [REDACTED]

Use your checks, call **1.800.692.1564** or log onto  
**bankofamerica.com/easybt** to consolidate your other balances  
today.

Kathleen M. Gold  
11100 Sepulveda Blvd.  
Ste. 8  
Mission Hills, CA 91345

1019

DATE [REDACTED]


PAY TO THE  
ORDER OF

\$

DOLLARS



FIA Card Services, N.A.  
Wilmington, Delaware

 Security features included.  
Details on back.

FOR [REDACTED]

Kathleen M. Gold  
11100 Sepulveda Blvd.  
Ste. 8  
Mission Hills, CA 91345

1020

DATE [REDACTED]


PAY TO THE  
ORDER OF

\$

DOLLARS



FIA Card Services, N.A.  
Wilmington, Delaware

 Security features included.  
Details on back.

FOR [REDACTED]

We will allocate your payments to balances (including new transactions) with lower Annual Percentage Rates (APRs) (including zero percent) before balances with higher APRs. Please note that the promotional 0% APR does not apply to purchase transactions. The effect of payment allocation means that you would need to pay your New Balance Total in full and on time to take advantage of the grace period on purchases. Borrowing the full amount of your available credit may result in an overlimit fee, as applicable. We include Transaction Fees when computing finance charges. Incurring Fees results in an APR exceeding 0% for the billing statement on which Fees appear. The Daily Periodic Rate (DPR) will remain 0% as disclosed.

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license.

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used pursuant to license

rev. 012207  
Page 2



Bank of Amer

Write a check for  
call 1.800.692.  
to transfer your b

**Act Now**

**Extend your  
New  
Promotional  
0%  
APR until  
October 2008†**

**Your Platinum  
Plus® MasterCard®  
credit card account  
ending in 2354**

**Write a check today  
or call  
1.800.692.1564  
Your credit line is  
\$3,000**

Your account was selected for this offer based on your credit history, or may have received, a Notice of Change in APR that determines the APR that applies to your account.

**†IMPORTANT AMENDMENT TO YOUR CREDIT CARD AGREEMENT**, as may be amended by the Bank of America. Effective on or after the first day following your statement Closing Date in October 2008. Your promotional rate period may end on the last day of that billing cycle in which the promotion turn-off event occurs. When the promotional period ends, the corresponding APR may be either your indexed corresponding APR for Balance Transfers (BTR) or the Default Rate (DPR). If the Default Rate is applied, your APR will be the Default Rate.

**Important Reminder:** The transaction fee for each transaction (Min. \$10). See your Credit Card Agreement for details.



21338665-J8435-V08-D-00057 711063-1-AD-2  
00000-N-5-M-07-BAWS-Y-Y-1-1-0-2999-2999-2  
-TD- - -1834- - - - -00- -00000000-



Security features on this check include a Micro-Print Signature Line and Security Screen. Absence of these features may indicate alteration.

FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

ORIGINAL  
DOCUMENT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

X



Security features on this check include a Micro-Print Signature Line and Security Screen. Absence of these features may indicate alteration.

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§ A promotional Annual Percentage Rate (APR) offer may be assigned and applied to your account at various times within a given billing cycle. If you are selected for a promotional offer, the selection will be based on your account status as of that date.

From time to time we may offer you different promotional APRs on certain categories of Purchase or Cash Advance transactions:

**Category A Balances** may contain, unless otherwise indicated, Balance Transfer and Check Cash Advance transactions.

**Category B Balances** may contain, unless otherwise indicated, Bank and ATM Cash Advance transactions.

**Category C Balances** may contain, unless otherwise indicated, Purchase transactions.

**Category D Other Balances** may contain, from time to time, Other Balances that may be Purchases and/or any pre-existing Cash Advance (which will be treated as previous Purchase balances) or Purchase balances.

We also may offer you an opportunity to extend the period of time during which a promotional APR offer will apply to your account if you make a certain type of transaction by a given date. A returned payment Bank Cash Advance is not a type of transaction that will extend a promotional APR offer on Category B Bank Cash Advances.

\* Check Cash Advances (i.e., credit card access checks) and Balance Transfers are processed as Cash Advances according to the terms of your Credit Card Agreement and are subject to account status, delinquency, and credit availability. The transaction date for each Check Cash Advance or Balance Transfer made by check is the date you or the person to whom the check is made payable first deposits or cashes the check. There is no grace period for Cash Advance transactions; Finance Charges accrue from the transaction date. The Average Cash Advance Balance Method (including new Cash Advances) as described in your Credit Card Agreement (and on your periodic statement) is used to compute your Cash Advance balance. All Cash Advance transactions (Balance Transfers, Check Cash Advances and Bank and ATM Cash Advances) may be subject to transaction fees in accordance with the terms of your Credit Card Agreement. Check Cash Advances and Balance Transfers cannot be used to pay off or pay down any account issued by FIA Card Services, N.A. Use of these checks as repayment will result in a Returned Payment Fee as described in your Credit Card Agreement.

If you have not used your account since rejecting any APR increase notification sent to you, use of your Account (including use of any access checks) will result in the new APR being applied to your account.

**FIA Card Services, N.A. is the issuer and administrator of this credit card program.**

American Express is a federally registered service mark of American Express, and is used pursuant to license.

MasterCard and World MasterCard are federally registered service marks of MasterCard International Inc., and are used pursuant to license.

Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used pursuant to license from Visa U.S.A., Inc.

Platinum Plus, WorldPoints and Quantum are registered trademarks of FIA Card Services, N.A.

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rev. 012207

Page 2



**PROCESS IMMEDIATELY**

TIME-DATED

**BUSINESS REPLY MAIL**

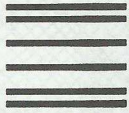
FIRST-CLASS MAIL PERMIT NO. 34 EL PASO TX

POSTAGE WILL BE PAID BY ADDRESSEE

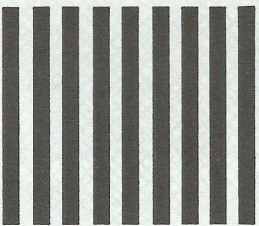
CONSUMER FINANCE

PO BOX 981053

EL PASO TX 79998-9936



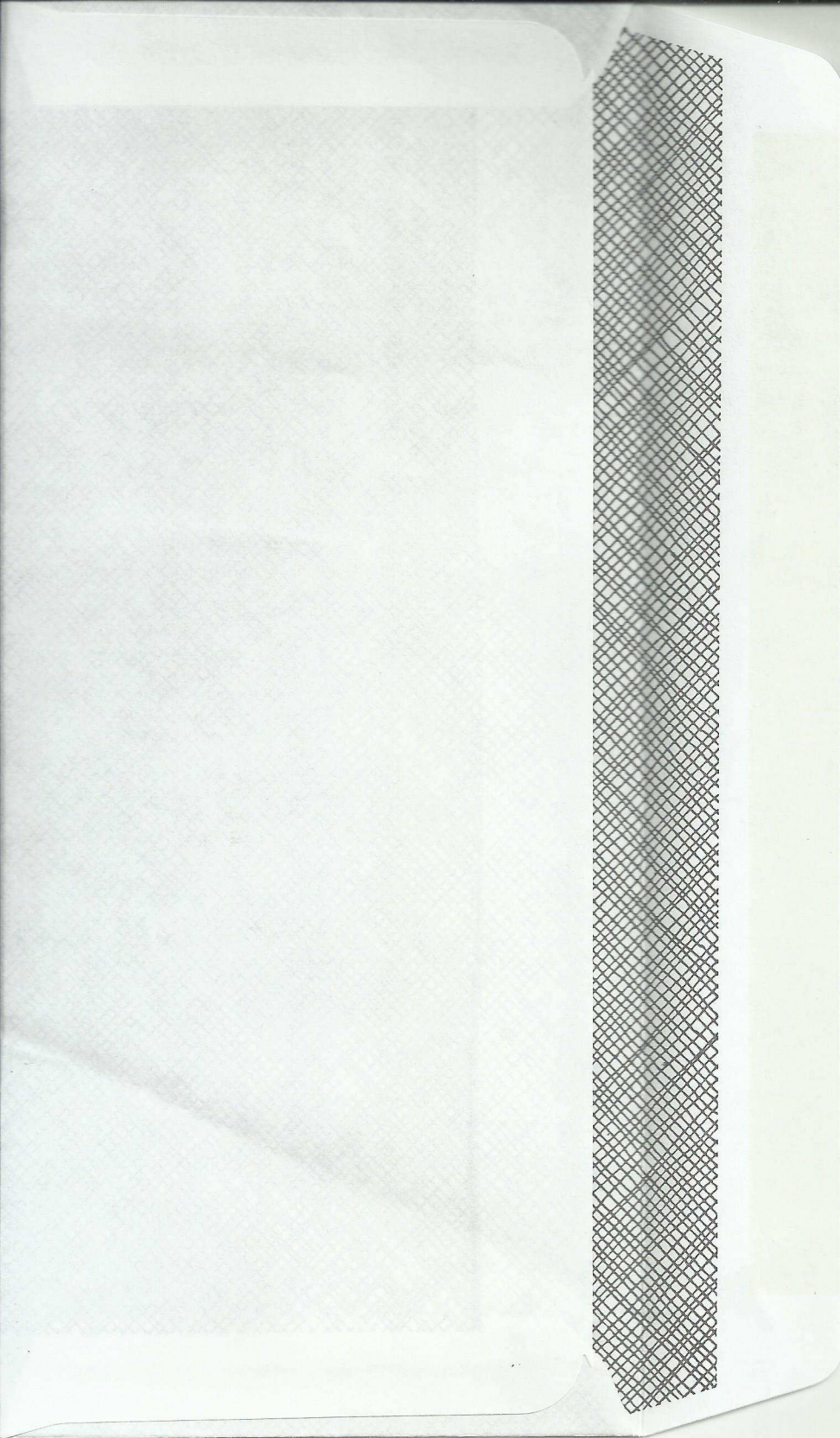
NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



CF-BRE-6/00ss









\*Offer expires on 5/31/2004 and is available at any Bank of America banking center. This brochure must be presented at the time the account is opened. To receive these offers, your friend or family member must not be a current checking or savings customer and must open a new small business or personal checking or savings account. When only a checking account is opened, you and your friend will each receive a \$25 Visa® Gift Card within 30 days of account opening. If a savings account is opened in addition to checking, a Gift Card totaling \$35 will be sent to the new customer within 30 days of accounts' opening. The \$10 savings account bonus is only available to the new customer. Gift Cards are issued by Bank of America, N.A. (USA) under a license by Visa U.S.A. Inc. Not available with any other offer. Limit 1 Gift Card incentive per new account opened. Checking/Savings offer does not apply to second checking or savings accounts. CampusEdge™ Checking for students is not eligible for this offer. New IRAs are not eligible for this offer. Fees may apply depending on how and when your Gift Card is used. Please see terms and conditions on Gift Card carrier for complete details. Any applicable taxes are the responsibility of the account holder. The minimum balance required to open a Bank of America personal checking account and receive the checking incentive is \$250. The minimum balance to open a savings account varies. Talk to an associate or see the Personal Schedule of Fees brochure for details. The minimum balance to open a business checking account and receive the Gift Card incentive is \$500. The minimum balance required to open a business savings account is \$500. In the event that the standard account minimum opening balance for the business savings account is greater than \$500, the standard account minimum opening balance applies. For interest-bearing checking accounts, the Annual Percentage Yield is .10% for any account balance. This yield is accurate as of 01/23/04. The rate may change after the account is opened. Fees could reduce earnings on the account.

<sup>†</sup>Internet access required. Oregon customers are responsible for purchasing Quicken® software. Quicken is a registered trademark of Intuit, Inc.

<sup>‡</sup>The Bank of America Business Check Card may only be available to sole proprietors in Oregon, Washington and Idaho. Please consult a Bank of America associate for further information.

<sup>§</sup>Credit subject to approval. Normal credit standards apply.

**Redemption Process for Bank of America Associates:**

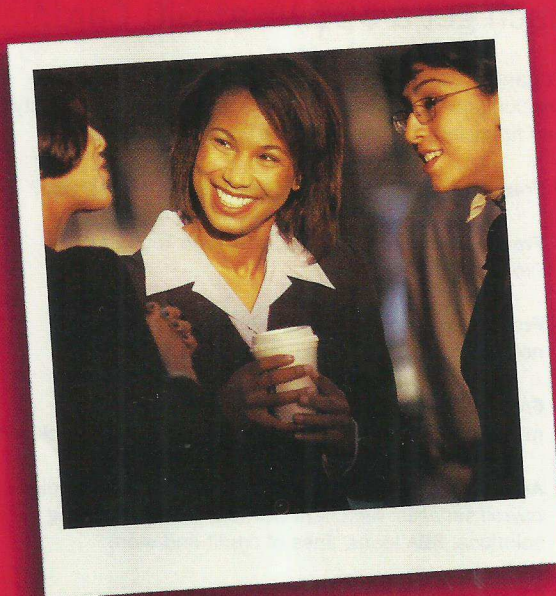
**Offer Code:** RFRIB

**Contact OneCall:**

(option 3, 3) to redeem customer incentive.

[www.bankofamerica.com](http://www.bankofamerica.com)

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Equal Housing Lender. Printed on recycled paper.  
00-47-0224TEM 04/2004



**Recommend us to a  
friend, and you each can  
get a \$25 Visa® Gift Card.\***

**Bank of America**  **Higher Standards**

**Bank of America**  **Higher Standards**



# Recommend our checking accounts today.

Fill out this form and pass it on, and you and your friend can each get a \$25 Visa® Gift Card.\*

At Bank of America, we offer more than an ordinary checking account. You get an account that fits your lifestyle and financial situation, with many other advantages:

- **Free, unlimited Online Banking** with Bill Pay service.<sup>1</sup>
- **Free Visa® Business Check Card** with Total Security Protection™.<sup>2</sup>
- **Free access to your money** with America's largest network of bank-owned ATMs.
- **Free personal checking** with direct deposit and no minimum balance requirement with MyAccess Checking®.
- **Access to a full range of business solutions** including payroll services, Merchant Services card processing solutions, SBA loans, lines of credit and more.<sup>3</sup>

**It's easy. Just fill this out and pass it on.**

- Refer us to a friend or family member and when he or she opens a new small business or personal checking account, you will each receive a \$25 Bank of America Visa® Gift Card.\*

**There's no limit to the referrals you can make.\***

- Once your friend becomes a customer, he or she can begin to refer friends and receive additional Gift Cards.

☐ **Yes, I'd like you to take good care of my friend, as you've taken good care of me.**

To ensure you and your friend each receive a \$25 Bank of America Visa® Gift Card, please complete this required information.

**Referring Customer's Name:**

---

**Referring Customer's Address:**

Street

---

City

---

State

Zip

---

**Referring Customer's Home Telephone Number (required):**

---

Then, ask your friend to bring this referral brochure into any neighborhood Bank of America and open a small business or personal checking account before May 31, 2004.

**Special bonus offer for new customers\***

As a new customer, if you open a new savings account when you open your new checking account, you will receive an additional \$10 — for a total gift certificate value of \$35.



A low fixed 0% introductory APR on purchases and balance transfers applies for the first six billing cycles, thereafter, a variable purchase and balance transfer APR applies. The rate is determined by adding a margin of 9.9% for purchases and 12.9% for cash advances to the Prime Rate (minimum 1.99%, Annual Membership Fee: Alaska Airlines Visa® Company Mileage Option: \$50 for the company and \$25 per card. Individual Mileage Option: \$75 per card. If you miss two consecutive minimum payments, your purchase, balance transfer and cash advance APR will be the Prime Rate plus 1.99% (minimum 1.99%). Late payment fee: \$22. Cash advance fee: 5% of cash advance (minimum \$5 to \$20 depending on the type of advance). Over-the-limit fee: \$32. Balance transfer fee: \$0. The Prime Rate used to determine your APR is the rate published in The Wall Street Journal on the first day of the month. Credit is subject to approval. Bank cards issued by Bank of America, N.A. (USA). The information used above is correct as of 10/10/2004. The terms of your account, including any APR, for now on APR, 6 calculated) are subject to change at any time. Any changes will be made in accordance with the cardholder agreement. Your card must remain your account in good standing to receive the 0% introductory APR. To receive the 0% introductory APR, you must call 1.888.449.2273. Individual Level Earning Plan Cardholders earn up to 150,000 miles per Cardholder each calendar year based on net purchases. Company Level Earning Plan Cardholders earn up to 200,000 miles per Company each calendar year based on net purchases. See Alaska Airlines Miles and Awards Terms and Conditions. Companion certificate entitles cardholder to purchase one round trip companion ticket for \$99. Certain restrictions, conditions and exclusions apply. Certain restrictions, conditions and exclusions apply. Internet access required.

Visit your nearest banking center

Call us at 1.800.360.5080

Log on to [www.bankofamerica.com/alaskabusinesscard](http://www.bankofamerica.com/alaskabusinesscard)

Apply today for the Alaska Airlines Visa® Business Card...

All work and no play?

0% Intro APR\*

Get the Alaska Airlines Visa® Business Card

- 5,000 Bonus Miles after your first purchase
- Easily track business expenses
- Earn award travel fast



APPLY TODAY



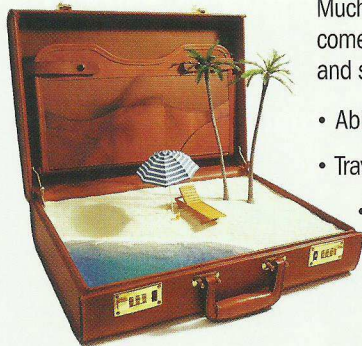


## Get the Alaska Airlines Visa® Business Card...we'll take you there

Now your hard work can pay off with Mileage Plan Miles good for award travel to destinations all over the world. Each time you put gas in the company car, purchase airline tickets, buy office supplies or entertain a client, you could be earning miles and getting closer to getting away. Apply for your card and start earning miles fast...

- **5,000 Bonus Miles** after your first purchase
- **1,000 Bonus Miles** for each anniversary you celebrate with the card
- **1 mile for every dollar spent** in net purchases<sup>2</sup>
- **Double Miles** for purchases of Alaska Airlines or Horizon Air tickets, air cargo shipments and Vacation packages<sup>2</sup>
- **A \$99 Companion Certificate** each year<sup>3</sup>
- **Award travel to over 600 worldwide destinations** on Alaska Airlines or any of its ten airline partners
- **Choose either Company or Individual Level Plans**

## 0% Introductory APR<sup>1</sup> on new purchases and balance transfers



Much more than an ordinary travel rewards card, the Alaska Airlines Visa Business Card comes with a 0% introductory APR<sup>1</sup> for 6 months and a complete package of benefits and services designed to help you manage your business:

- Ability to set individual employee spending limits
- Travel insurance up to \$500,000<sup>4</sup>
- Up to 60% off standard hotel rates with the Visa Hotel Savings program<sup>4</sup>
- Free online banking service that helps you track your business expenses and manage your account online - 24 hours a day, 7 days a week at [www.bankofamerica.com](http://www.bankofamerica.com)<sup>5</sup>



Visit [www.bankofamerica.com/alaskabusinesscard](http://www.bankofamerica.com/alaskabusinesscard), call 1.800.360.5080, or stop by your nearest banking center.

APPLY FOR THE ALASKA AIRLINES VISA BUSINESS CARD TODAY



E002-60 BSN18K2-91-56

Bank of America  
P.O. Box 2518  
Houston, TX 77252-2518



**Bank of America**

PRESORTED  
FIRST CLASS



Enroll in **Online Banking** and  
spend this time looking through a  
window with a much better view.



95-16-2481NSB 09-2003

## **Making banking better.**

Bank of America's Online Banking service is the most convenient way to take control of your finances. Use it to:

- Check account balances
- View specific transactions
- Transfer funds
- Pay bills from your checking account

**Best of all, enroll today and it's free!\***

Get started now at: [www.bankofamerica.com](http://www.bankofamerica.com)

\*In Oregon, customer is responsible for initial purchase and installation of Quicken® software.





**Attorneys for Defendants**

Robert M. Dawson  
Fulbright & Jaworski L.L.P.  
865 S. Figueroa Street, 29th Floor  
Los Angeles, CA 90017

**ADDITIONAL INFORMATION.**

PLEASE DO NOT CONTACT THE COURT OR BANK OF AMERICA CONCERNING THIS CASE. If you have any questions concerning this Notice or the proposed Settlement, please call the following: Hector Gancedo, (800) 500-5735.

**EXAMINATION OF PAPERS.**

This notice does not fully describe this lawsuit. You may inspect the Court files at the Office of the Court Clerk, Los Angeles County Superior Court, 111 N. Hill Street, Los Angeles, CA 90012, during the hours of 9:00 a.m. to 4:00 p.m., Monday through Friday.

DATED: December 14, 2004

THE HONORABLE THOMAS L. WILLHITE, JR.  
Superior Court Judge

Bank of America, N.A. Member FDIC  
©2004 Bank of America Corporation.  
05-47-0290TEM

Notice of class action settlement.

THIS NOTICE IS ISSUED TO  
CERTAIN PERSONS WHO,  
BETWEEN APRIL 1, 2003  
AND FEBRUARY 29, 2004,  
OBTAINED EITHER A "MINI"  
OR "FULL" PRINTED BANK  
STATEMENT FROM CERTAIN  
BANK OF AMERICA ATMs  
IN CALIFORNIA.

**Bank of America**





#### **TO REQUEST EXCLUSION.**

You must mail a written request for exclusion, postmarked by no later than April 15, 2005, to: Hector G. Gancedo, Gancedo & Nieves LLP, 144 W. Colorado Boulevard, Pasadena, CA 91105. Your request should state "I do not want to be part of the Plaintiff Settlement Class in Mazzarella et al. v. Bank of America Corporation et al., Los Angeles Superior Court Case No. BC 310 413, and hereby exclude myself from participation in any settlement approved in that action," or words to that effect, and must include: (1) your name, (2) your address, (3) the last four digits only of your account number, and (4) your signature and a date. Your request must be postmarked by April 15, 2005. Late requests for exclusion will not be honored.

If you do not request exclusion, you may, at your own expense, enter an appearance individually or through an attorney of your choosing. If you do not request exclusion or enter an appearance, your interests will be represented by the attorneys for the Plaintiff Settlement Class.

#### **THE FINAL APPROVAL HEARING.**

On May 17, 2005, at 8:30 a.m., the Court will hold a hearing to determine whether the proposed Settlement should be granted final approval as fair, reasonable, and adequate. The hearing will be held before the Honorable Thomas L. Willhite, Jr., at the Superior Court for the County of Los Angeles, Department 23, 111 N. Hill Street, Los Angeles, CA 90012.

If you do not request exclusion from this lawsuit, you may submit a written statement and/or appear at the hearing, in person or through an attorney retained at your own expense, to support the proposed settlement, to object to it, or to ask questions about it. If you wish to object to the proposed settlement and/or to appear at the final approval hearing, you must file with the Court a written statement of your objections, and/or of your intent to appear at the hearing, no later than April 15, 2005. Anyone not complying with this deadline shall be barred and precluded from appearing or participating in the Final Settlement Hearing. To file your statement with the Court, either mail or deliver it to: Clerk of the Court, Los Angeles Superior Court, 111 N. Hill Street, Los Angeles, CA 90017.

All documents you file with the Court must identify the case name and number of the suit, both of which appear above. You must also send copies of any documents that you file with the Court to the attorneys for the parties, listed below, and file a proof of service with the Court stating that you mailed or delivered copies of the documents to the attorneys listed below.

#### **Attorneys for the Plaintiff Settlement Class**

Hector G. Gancedo  
Gancedo & Nieves LLP  
144 W. Colorado Boulevard  
Pasadena, CA 91105



## INTRODUCTION.

A proposed settlement has been reached in a statewide class action lawsuit brought on behalf of current Bank of America customers who, between April 2003 and February 2004, obtained either a "mini" or "full" printed Bank statement from certain Bank of America ATMs. The case is entitled Mazzarella et al. v. Bank of America Corporation et al., Los Angeles Superior Court Case No. BC 310 413 (the "Action"). The Court has preliminarily approved the proposed settlement, conditionally certified the Plaintiff Settlement Class, and ordered that this Notice be mailed. A hearing to determine whether the settlement will be granted final approval will be held on May 17, 2005.

You have received this Notice because you have been identified as a member of the Plaintiff Settlement Class. The purpose of the Notice is to summarize briefly the claims asserted in the Action, to describe the terms of the proposed settlement, and to inform you of the manner in which your rights may be affected.

## SUMMARY OF THE ACTION.

In general terms, the Action asserts claims against Bank of America (the "Bank") for purported breach of contract, negligent misrepresentation, and violations of California Business & Professions Code section 17200, et seq., and California Civil Code section 1750, et seq. These claims arise from the fact that, at certain California ATMs between April 1, 2003 and February 29, 2004, the ATM screen advised users who requested a mini statement or a full Bank statement that a "fee

may apply," but did not state the exact amount of the applicable fee that would apply. The mini statement fee was \$1.00, and the full statement fee was \$3.00. Plaintiffs assert that the screen disclosure was unfair and in violation of law, whereas Bank of America vigorously denies that its procedure was in any way improper, illegal, or actionable.

Subsequent to the filing of the Action, the attorneys for the proposed class conducted an investigation and reviewed documents and data concerning the claims asserted. The parties then participated in a mediation proceeding supervised by a retired judge. Although the parties disagree as to the merits of the Action, they entered into arm's length negotiations and agreed to a proposed class action settlement, which is described below.

## THE SETTLEMENT CLASS.

On December 14, 2004, as part of its order preliminarily approving the proposed settlement, the Court conditionally certified the Plaintiff Settlement Class composed as follows:

Plaintiff Settlement Class. "Plaintiff Settlement Class" means those natural persons who currently have a checking or savings account with the Bank and who, between April 1, 2003 and February 29, 2004, obtained a mini or a full printed Bank statement at a Bank ATM in California, and did not receive, prior to the transaction, a screen notice as to the exact amount of the applicable fee for the statement.



### THE PROPOSED SETTLEMENT.

The provisions of the proposed class action settlement are summarized below.

**Payment.** The Bank will pay \$.50 to each Class Member who obtained one or more mini statements between April 1, 2003 and February 29, 2004, at a Bank ATM in California which did not disclose the exact amount of the applicable fee; the Bank will pay to each Class Member who obtained one or more full statements during the same time period and under the same circumstances the amount of \$1.50. The payment will be made by a credit to the Class Member's checking or savings account currently maintained with the Bank. Only one payment per account will be made whether or not there is more than one account holder.

**Change in Procedures.** All Bank ATMs in the State of California currently disclose the exact fee that may apply for obtaining a mini or full statement from the ATM.

**Attorneys Fees, Costs, and Expenses.** Subject to Court approval, Bank of America has agreed to pay plaintiffs' counsel \$75,000 for attorneys' fees and costs.

**Class Representatives.** Bank of America will pay class representative John Mazzearella \$1,000 and class representative Peter Mazzearella \$1,000.

### RELEASE OF CLAIMS.

If the Court grants final approval of the settlement, all members of the Plaintiff Settlement Class who have not requested exclusion according to the instructions set forth below, will be deemed to have released and

discharged all claims, known and unknown, that they may have had against Bank of America or any of its agents, subsidiaries, and other affiliates, based upon any alleged failure to specifically disclose ATM fees for mini or full statements between April 1, 2003 and February 29, 2004.

### OPTION TO REMAIN IN CLASS OR BE EXCLUDED.

Although you have been identified as a member of the Plaintiff Settlement Class in this action, you have the right to decide whether you want to remain within the Plaintiff Settlement Class, or be excluded.

**Remaining in the Class.** If you remain in the class, your interests will be represented in the Action and you will be entitled to a payment. If you remain in the class, you will also be bound by the Final Judgment that will be entered in the action pursuant to the settlement. You will not have the right to sue the Bank or the other released parties separately in your own action for the same type of claims that were made in the Action. IF YOU WISH TO REMAIN IN THE CLASS YOU DO NOT HAVE TO DO ANYTHING IN RESPONSE TO THIS NOTICE.

**Requesting Exclusion.** If you request exclusion from the class, your name will be removed from the Plaintiff Settlement Class list. You will receive no further notifications, and you will not be entitled to any relief provided under the settlement. You will not be bound by the final judgment entered in the Action. You would retain any right you may have to assert your own separate claims. IF YOU WISH TO BE EXCLUDED, YOU MUST FOLLOW THESE INSTRUCTIONS.



## Increased credit line — increased opportunities

October 5, 2007

Kathleen M. Gold  
Centaur Girl Prod. Inc.  
11100-8 Sepulveda Blvd. # 512  
Mission Hills, CA 91345-1101



**Your new credit**  
Line is \$18,250\*

**Re: Your account ending in 5774**

Dear Kathleen M. Gold,

Congratulations! As you are probably aware, your Platinum Business Card credit line was recently increased to \$18,250.

**Make the most of your added purchasing power**

You'll find that this new credit line increase offers you outstanding flexibility and a wide range of opportunities, whatever your business need. Use it for all your business purchases including office supplies, airline tickets, postage, client entertainment, or to do business over the Internet and telephone.

**The most convenient way to pay bills**

Virtually all of the payments you make on a regular basis can be set up as automatic, recurring payments made directly to your Bank of America credit card account. There's no cost to you – simply call your service providers and ask them to have your bills charged to your Bank of America credit card. Not only will it save you time and money, you'll never have to worry about late or missed payments again.

Thank you for continuing to use your Platinum Business Card. If you have any questions about your account, please go to [www.BankofAmerica.com/creditcards](http://www.BankofAmerica.com/creditcards) to access your account via Online Banking. If you have any remaining questions, please call 1.800.457.8140

Sincerely,



John C. Durrant  
Senior Vice President  
Card Services

P.S. Your new credit line is already available to you – so use it for purchases, to access cash and to transfer balances today. Enclosed please find several special coupon offers for being a valued customer.

\*Information current as of September 30, 2007.

**Pay bills or taxes**

**Consolidate  
your Debts**

**Set up  
recurring  
payments**

**Make purchases  
for your business**